



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name COMMUNITY BANK SYSTEM, INC.

City/State DEWITT, NY

Bank Holding Company Information

Federal Reserve District: 2
 Consolidated Assets (\$000): 13,931,094
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

COMMUNITY BANK SYSTEM, INC.
5790 WIDEWATERS PARKWAY

DEWITT, NY 13214

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	12,757,042	11,018,411	10,696,373	10,029,527	
Net income (\$000)	164,456	168,836	168,403	150,262	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54	3.18	2.92	63			
+ Non-interest income	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81	1.98	1.35	77			
- Overhead expense	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78	3.43	2.72	84			
- Provision for credit losses	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	0.13	0.16	51			
+ Securities gains (losses)	0	0.02	16	0.04	0.01	92	0	0	50	0	0.01	36			
+ Other tax equivalent adjustments	0	0	10	0	0	80	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84	1.60	1.43	66			
Net operating income	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82	1.50	0.89	90			
Net income	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82	1.50	0.90	90			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27	3.77	3.80	47			
Interest expense	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4	0.16	0.60	6			
Net interest income (tax equivalent)	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65	3.62	3.19	72			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56	0.22	0.24	57			
Earnings coverage of net loan and lease losses (X)	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65	13.65	19.67	58			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36	0.77	0.98	34			
Allowance for loan and lease losses / Total loans and leases	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38	0.77	0.96	34			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.99	0.71	77	0.29	0.57	20	0.38	0.61	28	0.43	0.72	23			
30-89 days past due loans and leases / Total loans and leases	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75	0.66	0.47	81			
Liquidity and Funding															
Net noncore funding dependence	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12	3.69	17.03	13			
Net short-term noncore funding dependence	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29	3.53	4.83	35			
Net loans and leases / Total assets	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	57.78	62.73	28			
Capitalization															
Tier 1 leverage ratio	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86	10	9.53	67			
Holding company equity capital / Total assets	15.10	11.16	91	16.26	12.43	88	16.16	12.22	91	15.22	11.94	87			
Total equity capital (including minority interest) / Total assets	15.13	11.29	91	16.29	12.57	87	16.19	12.27	90	15.25	12.01	88			
Common equity tier 1 capital / Total risk-weighted assets	17.90	12.38	92	16.11	12.17	86	16.65	12.12	89	14.65	12.19	79			
Net loans and leases / Equity capital (X)	3.50	5.58	12	3.69	5.21	15	3.64	5.29	15	3.80	5.27	20			
Cash dividends / Net income	53.80	42.30	68	48.43	33.12	78	43.85	27.31	82	43.59	31.29	71			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	22.09	16.68	67	7.57	9.26	57	-1.29	7	10	24	8.28	87			
Equity capital	13.41	6.99	81	8.25	10.49	55	4.80	7.89	50	36.49	10.18	87			
Net loans and leases	7.54	9.07	52	9.77	9.10	65	0.36	7.89	12	26.63	9.38	85			
Noncore funding	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17	32.74	5.59	81			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Equity investment in subsidiaries / Equity capital	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29	102.80	102.10	53			
Cash from ops + noncash items + op expense / Op expense + dividends	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39	196.66	148.20	75			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	316,980	311,033	289,125	256,857		1.91	66.42
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	313,985	307,489	285,762	254,439		2.11	65.33
Tax-exempt income on loans and leases.....	2,995	3,544	3,363	2,418		-15.49	438.67
Estimated tax benefit on income on loans and leases.....	186	240	20	10		-22.29	8755.55
Income on loans and leases (tax equivalent).....	317,166	311,273	289,145	256,867		1.89	66.52
Investment interest income (tax equivalent).....	73,343	67,290	73,640	72,763		8.99	4.84
Interest on balances due from depository institutions.....	1,070	8,472	1,325	484		-87.37	3243.75
Interest income on other earning assets.....	830	2,539	1,680	2,319		-67.31	-57.70
Total interest income (tax equivalent).....	392,409	389,574	365,790	332,433		0.73	49.54
Interest on time deposits of \$250K or more.....	2,118	1,774	568	130		19.39	
Interest on time deposits < \$250K.....	9,111	8,231	3,798	3,047		10.69	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	5,531	10,455	6,292	4,854		-47.10	53.72
Interest on other borrowings and trading liabilities.....	4,116	6,091	7,020	5,749		-32.42	-2.72
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	20,876	26,551	17,678	13,780		-21.37	86.36
Net interest income (tax equivalent).....	371,533	363,023	348,112	318,653		2.34	47.89
Non-interest income.....	225,805	222,715	220,558	198,690		1.39	87.17
Adjusted operating income (tax equivalent).....	597,338	585,738	568,670	517,343		1.98	60.64
Overhead expense.....	375,120	369,824	343,454	344,236		1.43	61.97
Provision for credit losses.....	15,206	10,452	12,788	13,074			90.91
Securities gains (losses).....	0	4,882	0	2		-100.00	
Other tax equivalent adjustments.....	-1	1	0	0			
Pretax net operating income (tax equivalent).....	207,005	210,364	213,085	160,035		-1.60	56.49
Applicable income taxes.....	41,400	40,275	44,347	9,248		2.79	1.01
Tax equivalent adjustments.....	929	1,026	96	70		-9.45	1351.56
Applicable income taxes (tax equivalent).....	42,329	41,301	44,443	9,318		2.49	3.11
Minority interest.....	220	227	239	455		-3.08	
Net income before discontinued operations, net of minority interest.....	164,456	168,836	168,403	150,262		-2.59	80.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	164,456	168,836	168,403	150,262		-2.59	80.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	164,676	169,063	168,642	150,717		-2.59	80.51
Investment securities income (tax equivalent).....	73,343	67,290	73,640	72,763		8.99	4.84
US Treasury and agency securities (excluding mortgage-backed securities).....	47,259	40,186	46,270	45,261		17.60	15.48
Mortgage-backed securities.....	12,369	13,362	12,648	10,475		-7.43	57.91
All other securities.....	13,715	13,742	14,722	17,027		-0.20	-35.30
Cash dividends declared.....	88,483	81,775	73,844	65,497		8.20	74.78
Common.....	88,483	81,775	73,844	65,497		8.20	74.78
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.08	3.27	30	3.54	4	20	3.42	3.87	20	3.31	3.47	39			
Less: Interest expense	0.16	0.48	7	0.24	0.98	2	0.17	0.79	4	0.14	0.55	6			
Equals: Net interest income (tax equivalent)	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54	3.18	2.92	63			
Plus: Non-interest income	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81	1.98	1.35	77			
Equals: adjusted operating income (tax equivalent)	4.68	4.04	82	5.32	4.41	87	5.32	4.46	88	5.16	4.33	86			
Less: Overhead expense	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78	3.43	2.72	84			
Less: Provision for credit losses	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	0.13	0.16	51			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0.04	0.01	92	0	0	50	0	0.01	40			
Plus: other tax equivalent adjustments	0	0	10	0	0	80	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84	1.60	1.43	66			
Less: Applicable income taxes (tax equivalent)	0.33	0.23	79	0.37	0.36	53	0.42	0.33	76	0.09	0.55	11			
Less: Minority interest	0	0	84	0	0	78	0	0	82	0	0	82			
Equals: Net operating income	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82	1.50	0.89	90			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82	1.50	0.90	90			
Memo: Net income (last four quarters)	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82	1.50	0.91	90			
Net income—BHC and noncontrolling (minority) interest	1.29	0.83	84	1.53	1.20	85	1.58	1.25	82	1.50	0.91	90			
Margin Analysis															
Average earning assets / Average assets	89	92.32	13	87.75	91.05	18	87.59	91.48	12	87.83	91.61	13			
Average interest-bearing funds / Average assets	60.25	64.06	32	60.61	65.57	29	61.41	65.56	31	63.18	65.75	42			
Interest income (tax equivalent) / Average earning assets	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27	3.77	3.80	47			
Interest expense / Average earning assets	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4	0.16	0.60	6			
Net interest income (tax equivalent) / Average earning assets	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65	3.62	3.19	72			
Yield or Cost															
Total loans and leases (tax equivalent)	4.37	4.27	61	4.76	5.09	29	4.62	4.95	29	4.42	4.52	53			
Interest-bearing bank balances	0.12	0.27	6	2.22	2.04	61	1.19	1.64	16	0.88	1.05	27			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	3.45	3.51	41	4.02	4.36	28	3.90	4.20	31	3.77	3.73	53			
Investment securities (tax equivalent)	2.28	2.25	52	2.51	2.76	31	2.47	2.68	35	2.51	2.47	54			
US Treasury and agency securities (excluding mortgage-backed securities)	2.22	1.75	74	2.30	2.32	56	2.27	2.05	67	2.26	1.62	87			
Mortgage-backed securities	2.28	2.05	71	2.88	2.61	84	2.81	2.50	84	2.68	2.23	86			
All other securities	2.85	3.24	37	3.05	4.06	21	3.06	4.20	24	3.11	3.66	35			
Interest-bearing deposits	0.23	0.53	13	0.32	1.10	4	0.17	0.81	2	0.13	0.49	10			
Time deposits of \$250K or more	1.39	1.42	44	1.92	1.96	42	0.95	1.44	15						
Time deposits < \$250K	1.15	1.36	31	1.12	1.82	12	0.55	1.29	10						
Other domestic deposits	0.09	0.36	3	0.19	0.93	2	0.12	0.67	1						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.61	0.62	63	0.74	1.86	22	0.61	1.51	23	0.43	0.94	31			
Other borrowed funds and trading liabilities	0.42	1.50	8	0.49	2.38	4	2.18	2.28	47	1.20	1.77	20			
All interest-bearing funds	0.27	0.74	7	0.40	1.49	2	0.27	1.19	1	0.22	0.82	4			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	225,805	222,715	220,558	198,690	
Fiduciary activities income	10,718	9,711	9,389	7,986	
Service charges on deposit accounts - domestic	29,177	39,987	41,917	37,103	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	17,425	17,329	16,871	14,171	
Insurance activities revenue	32,905	32,637	30,796	26,699	
Venture capital revenue	0	0	0	0	
Net servicing fees	3,160	3,508	2,718	2,579	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	4,701	-416	370	172	
Other non-interest income	127,719	119,959	118,497	109,980	
Total overhead expenses	375,120	369,824	343,454	344,236	
Personnel expense	229,578	221,240	207,357	183,057	
Net occupancy expense	44,837	43,496	43,442	38,694	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	14,676	16,333	18,604	17,440	
Other operating expenses	86,029	88,755	74,051	105,045	
Fee income on mutual funds and annuities	4,569	5,491	3,072	3,974	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,826	2,763	2,675	2,617	
Average personnel expense per employee	81.24	80.07	77.52	69.95	
Average assets per employee	4,514.17	3,987.84	3,998.64	3,832.45	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.02	2.02	56	2.47	2.72	50	1.39	3.08	41	2	2.85	46			
Overhead expenses / Net Interest Income + non-interest income	62.90	62.28	58	63.25	61.29	63	60.41	60.88	51	66.55	63.61	70			
Percent of Average Assets															
Total overhead expense	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78	3.43	2.72	84			
Personnel expense	1.80	1.30	89	2.01	1.41	91	1.94	1.44	89	1.83	1.42	85			
Net occupancy expense	0.35	0.26	84	0.39	0.28	88	0.41	0.28	89	0.39	0.29	83			
Other operating expenses	0.79	0.94	51	0.95	0.97	63	0.87	0.97	49	1.22	1	78			
Overhead less non-interest income	1.17	1.25	42	1.34	1.32	47	1.15	1.38	30	1.45	1.34	57			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.80	61.82	59	63.14	60.64	64	60.40	60.37	52	66.54	62.73	72			
Personnel expense	38.43	32.36	87	37.77	32.39	82	36.46	32.51	73	35.38	32.93	61			
Net occupancy expense	7.51	6.58	66	7.43	6.52	68	7.64	6.48	71	7.48	6.70	62			
Other operating expenses	16.86	22.28	24	17.94	21.20	34	16.29	20.90	19	23.68	22.41	65			
Total non-interest income	37.80	28.83	73	38.02	29.23	74	38.78	28.50	74	38.41	31.08	69			
Fiduciary activities income	1.79	2.09	54	1.66	1.97	55	1.65	2.14	52	1.54	2.38	49			
Service charges on domestic deposit accounts	4.88	3.27	79	6.83	3.88	87	7.37	4.15	88	7.17	4.28	81			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	2.92	2.46	72	2.96	3.54	69	2.97	3.42	70	2.74	3.62	69			
Insurance activities revenue	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94	5.16	0.55	93			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.53	0.01	83	0.60	0.28	77	0.48	0.65	58	0.50	0.60	57			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.79	3.92	34	-0.07	1.86	8	0.07	1.61	17	0.03	1.67	20			
Other non-interest income	21.38	9.65	87	20.48	10.04	88	20.84	9.86	89	21.26	10.77	87			
Overhead less non-interest income	25	31.93	29	25.12	31.06	28	21.61	31.46	19	28.13	31.19	38			
Applicable income taxes / Pretax net operating income (tax equivalent)	20	18.63	54	19.15	20.56	36	20.81	19.04	62	5.78	32.99	11			
Applicable income tax + TE / Pretax net operating income + TE	20.45	21.18	34	19.63	23.23	17	20.86	21.56	33	5.82	37.95	10			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	5,059,550	4,815,768	4,260,145	4,255,473		5.06	60.03
Commercial and industrial loans	952,094	577,207	561,306	618,528		64.95	117.17
Loans to individuals	1,177,583	1,297,899	1,262,413	1,193,877		-9.27	3.99
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	42,848	30,825	34,795	34,239		39.00	15.82
Other loans and leases	185,863	169,320	163,022	155,568		9.77	459.64
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	7,417,938	6,891,019	6,281,681	6,257,685		7.65	54.45
Less: Allowance for loan and lease losses	61,233	50,388	49,761	48,050		21.52	33.64
Net loans and leases	7,356,705	6,840,631	6,231,920	6,209,635		7.54	54.65
Debt securities that reprice or mature in over 1 year	3,308,759	2,337,908	2,844,511	2,965,298		41.53	19.88
Mutual funds and equity securities	445	451	433	526		-1.33	11.25
Subtotal	10,665,909	9,178,990	9,076,864	9,175,459		16.20	41.88
Interest-bearing bank balances	1,466,042	43,243	29,083	23,517		3290.24	6584.79
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	239,134	706,521	91,538	65,264		-66.15	401.33
Trading assets	0	0	0	0			
Total earning assets	12,371,085	9,928,754	9,197,485	9,264,240		24.60	63.06
Non-interest-bearing cash and due from depository institutions	179,762	161,787	182,751	201,386		11.11	36.93
Premises, fixed assets, and leases	162,512	160,150	115,333	118,768		1.47	50.47
Other real estate owned	883	1,270	1,320	1,915		-30.47	-57.71
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,216,852	1,158,334	1,110,405	1,159,889		5.05	67.99
Total assets	13,931,094	11,410,295	10,607,294	10,746,198		22.09	62.89
Quarterly average assets	13,745,664	11,427,949	10,628,486	10,716,914		20.28	70.21
Average loans and leases (YTD)	7,264,257	6,541,007	6,264,121	5,813,688		11.06	69.42
Memoranda							
Loans held-for-sale	1,622	0	83	461			74.03
Loans not held-for-sale	7,416,316	6,891,019	6,281,598	6,257,224		7.62	54.45
Real estate loans secured by 1-4 family	2,919,422	2,918,364	2,693,707	2,726,529		0.04	32.50
Commercial real estate loans	2,069,100	1,838,481	1,508,529	1,473,480		12.54	129.34
Construction and land development	149,568	168,860	137,469	88,255		-11.42	148.66
Multifamily	372,227	312,433	231,463	205,515		19.14	291.76
Nonfarm nonresidential	1,547,305	1,357,188	1,139,597	1,179,710		14.01	107.13
Real estate loans secured by farmland	71,028	58,923	57,909	55,464		20.54	26.39
Total investment securities	3,548,338	3,044,880	2,936,482	3,031,088		16.53	26.36
U.S. Treasury securities	2,359,913	1,878,705	1,896,931	1,909,290		25.61	24.21
US agency securities (excluding mortgage-backed securities)	141,469	165,054	126,821	144,781		-14.29	
Municipal securities	475,660	512,208	459,154	528,956		-7.14	-28.67
Mortgage-backed securities	566,216	485,934	450,597	444,912		16.52	152.58
Asset-backed securities	0	0	0	0			
Other debt securities	4,635	2,528	2,546	2,623		83.35	-72.21
Mutual funds and equity securities	445	451	433	526		-1.33	11.25
Available-for-sale securities	3,547,893	3,044,429	2,936,049	3,031,088		16.54	26.34
U.S. Treasury securities	2,359,913	1,878,705	1,896,931	1,909,290		25.61	24.21
US agency securities (excluding mortgage-backed securities)	141,469	165,054	126,821	144,781		-14.29	
Municipal securities	475,660	512,208	459,154	528,956		-7.14	-28.67
Mortgage-backed securities	566,216	485,934	450,597	444,912		16.52	152.58
Asset-backed securities	0	0	0	0			
Other debt securities	4,635	2,528	2,546	2,623		83.35	-72.21
Mutual funds and equity securities	0	0	0	526			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	120,114	32,877	-16,229	23,940		265.34	82.45
Structured notes, fair value	0	0	0	0			-100.00
Pledged securities	2,031,962	1,471,456	1,446,833	1,411,306		38.09	16.10

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	3,356,890	2,465,972	2,309,370	2,293,057		36.13	123.85
NOW, ATS and transaction accounts	2,876,033	585,697	474,711	457,613		391.04	638.72
Time deposits less brokered deposits) < \$250K	770,491	814,158	673,983	710,086		-5.36	
MMDA and other savings accounts	4,058,281	5,007,169	4,798,751	4,919,446		-18.95	-2.91
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	11,061,695	8,872,996	8,256,815	8,380,202		24.67	65.85
Time deposits of \$250K or more	162,531	121,971	65,556	64,218		33.25	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	284,008	241,708	259,367	337,011		17.50	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	12,487	17,555	54,400	24,000		-28.87	-95.86
Other borrowings w/remaining maturity over 1 year	30,028	35,407	1,976	2,072		-15.19	
Brokered deposits < \$250K	748	0	0	0			
Noncore funding	489,802	416,641	381,299	427,301		17.56	-2.99
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	80,623	91,115	97,939	122,814		-11.52	-21.07
Other liabilities	191,761	171,134	154,278	177,336		12.05	45.65
Total liabilities	11,823,881	9,551,886	8,890,331	9,107,653		23.79	59.60
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	53,755	51,974	51,577	51,264		3.43	20.95
Common surplus	1,032,355	935,458	919,252	901,949		10.36	93.29
Retained earnings	960,183	882,851	795,563	700,557		8.76	69.47
Accumulated other comprehensive income	62,077	-10,226	-45,305	-3,699			222.73
Other equity capital components	-4,263	-4,824	-7,305	-14,756			
Total holding company equity capital	2,104,107	1,855,233	1,713,782	1,635,315		13.41	84.47
Noncontrolling (minority) interest in subsidiaries	3,106	3,176	3,181	3,230		-2.20	-9.68
Total equity capital, including minority interest	2,107,213	1,858,409	1,716,963	1,638,545		13.39	84.18
Total liabilities and capital	13,931,094	11,410,295	10,607,294	10,746,198		22.09	62.89
Memoranda							
Non-interest-bearing deposits	3,356,890	2,465,972	2,312,816	2,293,057		36.13	123.85
Interest-bearing deposits	7,868,084	6,528,995	6,009,555	6,151,363		20.51	46.41
Total deposits	11,224,974	8,994,967	8,322,371	8,444,420		24.79	63.31
Long-term debt that reprices within 1 year	12,485	0	0	2,072			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,855,233	1,713,782	1,635,315	1,198,100			
Accounting restatements	1,140	0	208	645			
Net income	164,456	168,836	168,403	150,262			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	23,034	14,380	17,182	355,417			
Sale of treasury stock	902	6,122	9,823	20,538			
Less: Purchase of treasury stock	277	1,418	338	26,392			
Changes incident to business combinations	75,579	0	-1,600	13,328			
Less: Dividends declared	88,483	81,775	73,844	65,497			
Change in other comprehensive income	72,303	35,080	-41,606	-11,541			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	220	226	239	455			
Holding company equity capital, ending balance	2,104,107	1,855,233	1,713,782	1,635,315			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	36.32	36.22	42	42.21	37.78	49	40.16	37.19	48	39.60	35.54	53			
Commercial and industrial loans	6.83	13.52	16	5.06	12.02	17	5.29	12.85	15	5.76	12.62	22			
Loans to individuals	8.45	3.40	84	11.37	4.20	85	11.90	4.31	87	11.11	4.47	84			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0.31	0.19	75	0.27	0.24	75	0.33	0.30	74	0.32	0.21	77			
Other loans and leases	1.33	4.63	22	1.48	5.01	20	1.54	5	20	1.45	5.10	17			
Net loans and leases	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	57.78	62.73	28			
Debt securities over 1 year	23.75	15.55	82	20.49	14.60	80	26.82	14.63	90	27.59	14.83	90			
Mutual funds and equity securities	0	0.05	35	0	0.06	35	0	0.06	36	0	0.06	36			
Subtotal	76.56	78.16	28	80.44	79.65	30	85.57	79.97	57	85.38	79.31	61			
Interest-bearing bank balances	10.52	7.51	72	0.38	3.06	10	0.27	3.04	5	0.22	3.46	4			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	1.72	1.68	61	6.19	1.91	90	0.86	1.96	41	0.61	1.86	33			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	88.80	91.05	19	87.02	89.53	21	86.71	89.74	19	86.21	89.84	17			
Non-interest cash and due from depository institutions	1.29	1.07	67	1.42	1.14	71	1.72	1.21	81	1.87	1.22	89			
Other real estate owned															
Other real estate owned	0.01	0.02	33	0.01	0.03	34	0.01	0.04	31	0.02	0.05	35			
All other assets	9.91	7.82	78	11.57	9.27	77	11.57	8.98	77	11.92	8.86	79			
Memoranda															
Short-term investments	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10	0.83	8.69	3			
U.S. Treasury securities	16.94	0.84	99	16.46	1.03	98	17.88	1.04	99	17.77	1.02	99			
US agency securities (excluding mortgage-backed securities)	1.02	0.63	74	1.45	0.54	84	1.20	0.69	79	1.35	0.75	75			
Municipal securities	3.41	1.69	79	4.49	1.34	88	4.33	1.62	82	4.92	1.60	88			
Mortgage-backed securities	4.06	11.75	10	4.26	11.44	11	4.25	11.13	14	4.14	11.06	15			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.03	0.42	37	0.02	0.39	38	0.02	0.41	39	0.02	0.38	43			
Loans held-for-sale	0.01	0.52	20	0	0.39	7	0	0.30	19	0	0.33	14			
Loans held for investment	53.24	61.72	20	60.39	63.50	30	59.22	63.93	27	58.23	62.63	31			
Real estate loans secured by 1-4 family	20.96	11.91	89	25.58	13.29	89	25.39	13.46	89	25.37	13.44	89			
Revolving	1.28	1.66	49	1.74	2.07	50	2.04	2.27	51	2.37	2.40	54			
Closed-end, secured by first liens	19.16	9.81	89	23.16	10.69	90	22.69	10.57	89	22.35	10.35	89			
Closed-end, secured by junior liens	0.51	0.22	86	0.67	0.28	88	0.66	0.31	86	0.66	0.34	83			
Commercial real estate loans	14.85	22.22	29	16.11	22.23	34	14.22	21.58	35	13.71	19.88	37			
Construction and land development	1.07	3.40	24	1.48	3.44	32	1.30	3.51	29	0.82	3.25	22			
Multifamily	2.67	3.12	52	2.74	3.01	53	2.18	2.72	49	1.91	2.54	48			
Nonfarm nonresidential	11.11	14.72	36	11.89	14.69	40	10.74	14.44	38	10.98	13.30	43			
Real estate loans secured by farmland	0.51	0.33	73	0.52	0.36	72	0.55	0.41	72	0.52	0.32	74			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	68.21	57.15	66	69.88	57.46	64	67.82	56.49	61	68	54.84	65			
Real estate loans secured by 1-4 family	39.36	19.43	93	42.35	20.75	92	42.88	21.10	93	43.57	21.45	93			
Revolving	2.41	2.64	49	2.88	3.15	47	3.45	3.50	51	4.07	3.77	55			
Closed-end	36.95	16.59	93	39.47	17.39	92	39.43	17.39	93	39.50	17.41	93			
Commercial real estate loans	27.89	34.63	32	26.68	33.52	38	24.01	32.14	39	23.55	29.99	39			
Construction and land development	2.02	5.26	24	2.45	5.09	32	2.19	5.20	28	1.41	4.90	21			
1-4 family	0.28	0.93	34	0.30	0.94	36	0.24	1.02	32	0.27	0.89	38			
Other	1.73	4.19	23	2.16	4.02	34	1.95	4.05	29	1.14	3.90	21			
Multifamily	5.02	4.96	60	4.53	4.69	56	3.68	4.10	52	3.28	3.84	51			
Nonfarm nonresidential	20.86	22.93	41	19.70	22.15	42	18.14	21.40	42	18.85	20.03	44			
Owner-occupied	8.57	7.68	56	9.21	7.72	60	9.08	8.03	57	9.61	7.58	63			
Other	12.29	14.95	36	10.48	14.34	35	9.06	13.38	34	9.24	12.45	38			
Real estate loans secured by farmland	0.96	0.54	74	0.86	0.55	76	0.92	0.63	74	0.89	0.51	77			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	12.84	22.17	16	8.38	19.53	13	8.94	20.32	15	9.88	20.53	20			
Loans to individuals	15.87	6.13	83	18.83	7.13	83	20.10	7.36	87	19.08	7.61	84			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0.58	0.32	75	0.45	0.37	75	0.55	0.46	75	0.55	0.33	77			
Other loans and leases	2.51	9.09	24	2.46	9.85	23	2.60	9.66	25	2.49	10.32	19			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	367.67	381.27	42	401.74	391.26	45	372.74	379.80	46	407.65	366.85	54			
Real estate loans secured by 1-4 family	212.15	125.03	85	243.46	138.18	85	235.68	137.84	85	261.18	138.55	89			
Revolving	12.97	17.42	46	16.57	21.26	47	18.97	23.33	48	24.40	25.05	53			
Closed-end	199.18	106.14	89	226.88	115.20	88	216.71	112.79	89	236.79	111.69	91			
Commercial real estate loans	150.36	234.65	28	153.37	229.44	33	131.99	219.72	33	141.15	204.45	39			
Construction and land development	10.87	35.62	25	14.09	34.95	32	12.03	35.36	28	8.45	32.91	22			
1-4 family	1.53	6.34	33	1.70	6.61	36	1.30	7.04	33	1.61	6.16	38			
Other	9.33	28.16	23	12.39	27.32	31	10.73	27.26	29	6.85	26.01	22			
Multifamily	27.05	32.74	48	26.06	31.04	48	20.25	27.85	45	19.69	25.95	46			
Nonfarm nonresidential	112.44	155.06	35	113.22	152.10	38	99.71	147.22	38	113.01	137.03	42			
Owner-occupied	46.18	52.37	47	52.95	53.07	54	49.91	54.89	48	57.59	51.62	60			
Other	66.26	100.54	31	60.27	97.41	36	49.80	91.80	34	55.41	84.09	39			
Real estate loans secured by farmland	5.16	3.44	71	4.92	3.60	71	5.07	4.02	71	5.31	3.31	75			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	69.19	139.91	17	48.15	122.02	16	49.11	128.82	15	59.25	126.55	20			
Loans to individuals	85.57	37.47	81	108.27	43.51	85	110.45	42.67	87	114.37	44.83	85			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	3.11	1.88	75	2.57	2.18	75	3.04	2.72	74	3.28	1.88	77			
Other loans and leases	13.51	49.54	22	14.13	52.44	18	14.26	51.79	19	14.90	52.78	16			
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.33	27.32	27	17.47	26.45	31	14.93	24.79	26	13.94	23.09	26			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.18	183.76	26	100.42	178.57	29	82.08	167.93	24	83.56	156.17	28			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	150.36	240.85	28	153.37	236.10	33	131.99	225.98	31	141.15	210.40	37			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10	0.83	8.69	3			
Liquid assets	33.83	26.22	78	23.97	22.44	65	25.32	22.72	70	25.35	24.04	67			
Investment securities	25.47	17.85	79	26.69	16.99	87	27.68	17.27	87	28.21	17.35	87			
Net loans and leases	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	57.78	62.73	28			
Net loans, leases and standby letters of credit	53.09	62.48	18	60.28	64.84	27	59.06	65.07	25	58.01	63.89	28			
Core deposits	79.40	70.67	75	77.76	63.09	87	77.84	62.13	89	77.98	61.26	88			
Noncore funding	3.52	14.13	8	3.65	19.36	3	3.59	21.34	2	3.98	22.32	2			
Time deposits of \$250K or more	1.17	2.11	31	1.07	2.94	18	0.62	2.89	10	0.60	2.57	14			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	2.04	1.47	72	2.12	1.94	69	2.45	1.97	71	3.14	2.23	75			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	2.04	0.54	86	2.12	0.48	84	2.45	0.54	84	3.14	0.73	88			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.09	1.24	31	0.15	3.01	15	0.51	3.67	20	0.22	3.96	12			
Earning assets that reprice within 1 year	19.90	39.38	10	16.85	39.29	3	12.04	40.29	1	12.55	41.61	0			
Interest-bearing liabilities that reprice within 1 year	4.09	8.20	24	4.43	10.19	15	4.29	10.01	18	5.06	8.46	30			
Long-term debt that reprices within 1 year	0.09	0.47	58	0	0.96	25	0	1.34	25	0.02	1.58	47			
Net assets that reprice within 1 year	15.72	29.11	21	12.42	26.63	12	7.76	27.38	10	7.47	29.77	7			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12	3.69	17.03	13			
Net short-term noncore funding dependence	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29	3.53	4.83	35			
Short-term investment / Short-term noncore funding	389.64	184.19	86	226.07	77.77	90	33.50	66.46	42	21.49	74.86	24			
Liquid assets - short-term noncore funding / Nonliquid assets	46.39	28.18	82	27.70	16.97	80	29.37	16.04	83	28.80	18.16	76			
Net loans and leases / Total deposits	65.54	79.43	16	76.05	90.31	18	74.88	90.08	17	73.54	90.14	19			
Net loans and leases / Core deposits	66.51	88.34	10	77.09	103.93	9	75.48	105	9	74.10	105.65	11			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	9.14	4.31	88	2.86	1.36	83	-1.48	-1.98	64	2.40	-0.77	96			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	99.99	87.23	88	99.99	85.40	90	99.99	81.88	92	100	84.24	89			
U.S. Treasury securities	66.51	4.72	96	61.70	6.15	96	64.60	6.99	97	62.99	6.96	98			
US agency securities (excluding mortgage-backed securities)	3.99	4.01	68	5.42	3.49	74	4.32	4.02	64	4.78	4.42	62			
Municipal securities	13.41	9.83	69	16.82	7.75	78	15.64	9.16	71	17.45	9.31	76			
Mortgage-backed securities	15.96	66.64	4	15.96	67.43	6	15.34	65.45	5	14.68	65.34	5			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0.13	3.01	35	0.08	2.94	33	0.09	2.79	33	0.09	2.57	38			
Mutual funds and equity securities	0.01	0.35	34	0.01	0.40	32	0.01	0.42	31	0.02	0.51	29			
Debt securities 1 year or less	6.74	10.55	44	23.20	11.86	81	3.12	11.91	20	2.15	11.79	16			
Debt securities 1 to 5 years	23.21	17.03	67	31.98	17.94	78	74.42	19.18	98	56.02	18.80	93			
Debt securities over 5 years	70.04	69.86	46	44.81	66.02	26	22.45	64.73	7	41.81	64.73	26			
Pledged securities	57.27	35.67	76	48.33	30.57	74	49.27	33.30	70	46.56	34.58	67			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	127.43	183.32	52	521.59	26.69	98	35.86	6.77	82	20.92	19.19	71			
Investment securities	16.53	23.62	42	3.69	11.75	43	-3.12	9.42	20	10.28	8.45	64			
Core deposits	24.67	26.88	49	7.46	11.23	49	-1.47	7.29	11	21.45	12.19	72			
Noncore funding	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17	32.74	5.59	81			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,313,568	1,143,780	1,134,576	1,080,004	
Commit: Secured commercial real estate loans	340,114	279,317	331,366	246,463	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	39,145	37,842	33,102	23,782	
Commercial and similar letters of credit	68	30	67	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	1,796	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	34,533	38,976	80,674	84,880	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	9.43	22.01	7	10.02	23.52	9	10.70	24.05	8	10.05	24.03	9			
Standby letters of credit	0.28	0.71	27	0.33	0.84	29	0.31	0.92	26	0.22	0.96	18			
Commercial and similar letters of credit	0	0.02	44	0	0.02	39	0	0.02	36	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	0.25	48.62	1	0.34	68.47	3	0.76	65.81	6	0.81	75.35	6			
Interest rate contracts	0.25	34.36	2	0.34	47.31	4	0.76	43.84	7	0.81	53.66	7			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0.02	13.82	29			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	0.25	20.83	9	0.34	28.86	9	0.76	26.74	10	0.79	25.60	11			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	18.08	42.82	10	17.49	45.53	11	18.11	44.93	11	18.58	46.60	14			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	34,533	38,976	80,674	86,676	
Interest rate contracts	34,533	38,976	80,674	86,676	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	1,796	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	34,533	38,976	80,674	84,880	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	34,533	38,976	80,674	86,676	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	0	0	0	0	
Over 1 year to 5 years	15,392	18,016	42,986	0	
Over 5 years	19,141	20,960	37,688	84,880	
Gross negative fair value (absolute value)					
Held for trading	27	9	2	504	
Gross positive fair value					
Held for trading	596	329	686	560	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	596	329	686	560	
Credit losses on derivative contracts	0	0	0	56	
Past Due Derivative Instruments Fair Value					
30–89 days past due	27	13	2	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Written options	0	14.05	7	0	13.49	6	0	12.78	8	2.07	13.23	26			
Exchange-traded	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Purchased options	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7			
Exchange-traded	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Over-the-counter	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Swaps	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
100	68.76	96	100	69.75	95	100	70.34	95	97.93	68.94	87				
Held for trading															
Interest rate contracts	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Foreign exchange contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Equity, commodity, and other contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35				
Non-traded															
Interest rate contracts	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Foreign exchange contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36				
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	100	91.48	75	100	93.86	75	100	94.47	75	97.93	95.63	53			
Over 1 year to 5 years	0	32.05	4	0	32.17	2	0	32.51	3	0	31.96	2			
Over 5 years	44.57	27.06	73	46.22	30.45	73	53.28	31.16	88	0	31.85	4			
55.43	29.56	78	53.78	28.09	78	46.72	28.71	70	97.93	29.43	98				
Gross negative fair value (absolute value)	0.08	1.55	6	0.02	0.83	5	0	0.72	2	0.58	0.69	38			
Gross positive fair value	1.73	2.23	41	0.84	1.19	37	0.85	0.85	51	0.65	0.71	41			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	3	0	0.06	5	0	0.06	3	0	0.06	13			
Gross positive fair value (X)	0	0.09	3	0	0.07	6	0	0.06	8	0	0.06	11			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0	0.02	16	0	0.01	20	0	0.01	22	0	0.01	28			
Current credit exposure (X)	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	12			
Credit losses on derivative contracts	0	0	87	0	0	94	0	0	90	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	12			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	50,388	49,761	48,050	47,649	
Gross losses	16,561	19,708	21,326	22,766	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	10,174	9,883	10,249	10,093	
Net losses	6,387	9,825	11,077	12,673	
Provision for loan and lease losses	15,206	10,452	12,788	13,074	
Adjustments	2,026	0	0	0	
Ending balance	61,233	50,388	49,761	48,050	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	0.13	0.16	51			
Provision for loan and lease losses / Average loans and leases	0.21	0.82	6	0.16	0.24	45	0.20	0.24	59	0.22	0.28	54			
Provision for loan and lease losses / Net loan and lease losses	238.08	487.86	30	106.38	130.58	44	115.45	134.68	54	103.16	143.18	36			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36	0.77	0.98	34			
Allowance for loan and lease losses / Total loans and leases	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38	0.77	0.96	34			
Allowance for loan and lease losses / Net loans and leases losses (X)	9.59	11.58	59	5.13	8.03	54	4.49	7.54	46	3.79	8.39	35			
Allowance for loan and lease losses / Nonaccrual assets	83.96	299.17	7	267.51	218.72	75	220.73	214.03	64	194.22	178.03	65			
ALLL / 90+ days past due + nonaccrual loans and leases	79.68	244.34	12	207.69	151.73	76	199.05	160.51	73	175.04	136.22	75			
Gross loan and lease losses / Average loans and leases	0.23	0.34	46	0.30	0.28	65	0.34	0.30	70	0.39	0.33	75			
Recoveries / Average loans and leases	0.14	0.07	88	0.15	0.08	87	0.16	0.09	84	0.17	0.09	85			
Net losses / Average loans and leases	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56	0.22	0.24	57			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	51.62	33.98	80	46.34	36.22	79	45.02	41.30	64	57.45	33.49	82			
Earnings coverage of net loan and lease losses (X)	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65	13.65	19.67	58			

Net Loan and Lease Losses By Type

Real estate loans	0.03	0.04	53	0.06	0.01	88	0.06	0.02	83	0.04	0.02	67			
Real estate loans secured by 1-4 family	0.03	0.01	78	0.06	0.01	89	0.04	0.01	73	0.03	0.03	55			
Revolving	0.04	0.01	74	0.09	0.02	80	0.05	0.03	60	0.09	0.09	56			
Closed-end	0.03	0	80	0.06	0	92	0.04	0.01	81	0.03	0.02	61			
Commercial real estate loans	0.02	0.07	38	0.05	0.01	81	0.10	0.01	93	0.06	0.01	84			
Construction and land development	0	0	59	0	-0.01	60	0	-0.03	70	0.86	-0.02	98			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0	0	57	0	-0.01	61	0	-0.02	68	0.86	-0.01	98			
Multifamily	0	0	58	0	0	56	0	0	30	0.01	-0.01	89			
Nonfarm nonresidential	0.03	0.11	39	0.07	0.02	83	0.13	0.02	89	0.01	0.03	51			
Owner-occupied	0.03	0.02	72	0.09	0.01	94	0.10	0.01	95	0	0.01	58			
Other	0	0.08	24	-0.02	0.01	6	0.04	0.01	82	0.01	0.01	64			
Real estate loans secured by farmland	0	0.02	46	0.23	0.01	94	0	0	50	-0.01	0.01	18			
Commercial and industrial loans	0.03	0.47	12	0.02	0.37	10	0.36	0.31	64	0.54	0.39	74			
Loans to individuals	0.40	1.13	24	0.52	1.17	28	0.51	1.16	30	0.62	1.25	36			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans	-0.01	0.19	10	0.62	0.08	91	0.19	0.15	74	0	0.18	31			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	-0.03	0.15	5	-0.04	0.15	5	-0.04	0.14	3	0.12	0.15	55			

BHC Name _____

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	34,761	40,851	37,721	41,276	
90+ days past due loans and leases	3,922	5,425	2,455	2,711	
Nonaccrual loans and leases	72,929	18,836	22,544	24,740	
Total past due and nonaccrual loans and leases	111,612	65,112	62,720	68,727	
Restructured					
Restructured 30-89 days past due	30	0	128	115	
Restructured 90+ days past due	46	6	0	4	
Restructured nonaccrual	2,873	0	2,243	2,573	
Total restructured loans and leases	2,949	6	2,371	2,692	
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	3,461	2,859	2,702	2,771	
Other real estate owned	883	1,270	1,320	1,915	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75	0.66	0.47	81			
90+ days past due loans and leases	0.05	0.12	53	0.08	0.15	56	0.04	0.17	43	0.04	0.20	44			
Nonaccrual loans and leases	0.98	0.66	81	0.27	0.51	24	0.36	0.54	35	0.40	0.63	27			
90+ days past due and nonaccrual loans and leases	1.04	0.85	72	0.35	0.71	23	0.40	0.75	21	0.44	0.88	21			
Restructured															
30-89 days past due restructured	0	0.01	34	0	0.01	13	0	0.02	37	0	0.02	34			
90+ days past due restructured	0	0.01	63	0	0.01	61	0	0.01	26	0	0.01	52			
Nonaccrual restructured	0.04	0.13	26	0	0.14	4	0.04	0.16	17	0.04	0.20	14			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.47	0.40	69	0.59	0.43	79	0.60	0.44	75	0.66	0.47	81			
90+ days past due assets	0.05	0.12	53	0.08	0.15	54	0.04	0.18	41	0.04	0.20	44			
Nonaccrual assets	0.98	0.67	80	0.27	0.53	24	0.36	0.57	34	0.40	0.64	27			
30+ days past due and nonaccrual assets	1.50	1.29	68	0.94	1.19	50	1	1.26	47	1.10	1.39	43			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.55	0.52	61	0.21	0.44	19	0.24	0.48	21	0.26	0.54	21			
90+ days past due and nonaccrual assets + other real estate owned	0.56	0.55	58	0.22	0.48	18	0.25	0.52	21	0.27	0.59	19			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.56	0.60	51	0.20	0.53	18	0.25	0.60	17	0.27	0.72	14			
Allowance for loan and lease losses	126.32	66.66	87	45.59	115.41	14	53.64	118.28	18	61.49	129.01	12			
Equity capital + allowance for loan and lease losses	3.57	4.97	32	1.21	4.28	14	1.51	4.79	11	1.76	5.78	11			
Tier 1 capital + allowance for loan and lease losses	5.62	6.05	51	1.92	5.65	14	2.34	6.16	15	2.83	7.35	14			
Loans and leases + other real estate owned	1.04	0.97	61	0.33	0.85	14	0.42	0.96	17	0.47	1.15	11			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.38	0.39	59	0.50	0.38	72	0.46	0.42	64	0.53	0.44	68			
90+ days past due	0.07	0.16	64	0.11	0.16	66	0.05	0.22	51	0.05	0.26	50			
Nonaccrual	1.32	0.76	84	0.39	0.46	48	0.47	0.57	48	0.55	0.69	47			
Commercial and industrial															
30–89 days past due	0.10	0.23	33	0.25	0.31	50	0.22	0.30	48	0.35	0.32	64			
90+ days past due	0.01	0.03	49	0.02	0.05	50	0	0.05	11	0.05	0.05	68			
Nonaccrual	0.62	0.75	46	0	0.83	7	0.33	0.76	30	0.12	0.93	15			
Individuals															
30–89 days past due	1.22	0.83	78	1.10	0.83	66	1.31	0.84	78	1.37	0.97	74			
90+ days past due	0.02	0.14	46	0.02	0.17	42	0.03	0.16	42	0.03	0.19	39			
Nonaccrual	0	0.28	21	0	0.17	24	0	0.23	8	0	0.24	16			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0.04	0.17	59	2.84	0.24	95	0	0.17	27	0	0.17	25			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0.14	0.49	52	0.76	0.67	72	0	0.75	23	0	0.96	20			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0	0.18	15	0	0.20	14	0.12	0.17	59	0.07	0.20	54			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0.03	0.02	76			
Nonaccrual	0	0.15	19	0	0.13	31	0.35	0.14	84	0.25	0.10	80			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.53	0.65	52	0.51	0.67	49	0.57	0.71	49	0.65	0.74	47			
	90+ days past due	0.12	0.33	66	0.10	0.31	61	0.07	0.46	49	0.07	0.49	49			
	Nonaccrual	0.61	0.89	39	0.51	0.73	42	0.54	0.86	38	0.63	0.97	41			
Revolving	30-89 days past due	0.65	0.48	68	0.66	0.45	72	0.40	0.50	40	0.37	0.61	32			
	90+ days past due	0.01	0.03	71	0.19	0.05	88	0.09	0.05	73	0.09	0.07	66			
	Nonaccrual	0.60	1.13	43	0.50	1	39	0.49	1.17	38	0.55	1.17	44			
Closed-end	30-89 days past due	0.52	0.65	51	0.50	0.70	44	0.59	0.75	50	0.68	0.79	46			
	90+ days past due	0.13	0.38	67	0.09	0.35	60	0.07	0.53	53	0.06	0.57	46			
	Nonaccrual	0.61	0.87	42	0.52	0.70	45	0.54	0.84	37	0.64	0.96	40			
Junior lien	30-89 days past due	0.01	0.02	60	0.01	0.02	47	0.01	0.03	34	0.02	0.03	45			
	90+ days past due	0	0	32	0	0	68	0	0	62	0	0	55			
	Nonaccrual	0.01	0.04	32	0.01	0.04	28	0.01	0.06	33	0.04	0.07	42			
Commercial real estate	30-89 days past due	0.17	0.26	52	0.49	0.18	92	0.28	0.17	75	0.26	0.18	68			
	90+ days past due	0	0.02	23	0.12	0.03	86	0.01	0.03	58	0	0.04	16			
	Nonaccrual	2.33	0.62	96	0.14	0.23	37	0.32	0.28	65	0.42	0.34	65			
Construction and development	30-89 days past due	0.54	0.28	77	0.69	0.28	82	0.01	0.21	25	0.61	0.23	85			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	9.90	0.41	97	0	0.20	12	0	0.19	12	3.74	0.24	97			
1-4 family	30-89 days past due	0.14	0.03	87	0	0.06	25	0	0.06	25	0.61	0.07	95			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30-89 days past due	0.40	0.22	77	0.69	0.20	85	0.01	0.13	36	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	9.90	0.35	97	0	0.17	14	0	0.15	15	3.74	0.18	97			
Multifamily	30-89 days past due	0.26	0.09	84	0.93	0.08	97	0.63	0.10	95	0.10	0.07	75			
	90+ days past due	0	0	45	0.43	0	97	0	0.01	39	0	0.01	36			
	Nonaccrual	0.52	0.11	91	0.02	0.05	53	0.06	0.08	61	0.09	0.10	63			
Nonfarm non-residential	30-89 days past due	0.12	0.23	49	0.37	0.14	87	0.24	0.17	70	0.26	0.17	69			
	90+ days past due	0	0.02	26	0.06	0.03	79	0.02	0.03	63	0	0.04	20			
	Nonaccrual	2.03	0.80	91	0.18	0.28	38	0.41	0.30	65	0.22	0.38	38			
Owner Occupied	30-89 days past due	0.06	0.07	57	0.15	0.07	85	0.09	0.09	55	0.17	0.07	84			
	90+ days past due	0	0	33	0.06	0.01	86	0.02	0.01	76	0	0.02	23			
	Nonaccrual	0.39	0.27	68	0.14	0.16	53	0.32	0.17	78	0.13	0.21	40			
Other	30-89 days past due	0.05	0.14	50	0.22	0.07	89	0.15	0.07	80	0.08	0.09	60			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	1.64	0.44	92	0.04	0.10	38	0.08	0.13	53	0.10	0.14	49			
Farmland	30-89 days past due	0.58	0.11	88	0.47	0.23	78	0.29	0.25	70	1.72	0.27	94			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0.41	0.06	89			
	Nonaccrual	1.51	1.13	72	1.68	0.84	74	1.42	1.23	73	0.35	1.07	55			
Credit card	30-89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,081,847	982,610	963,525	938,457	
Retained earnings	960,183	882,851	795,563	700,557	
Accumulated other comprehensive income (AOCI)	62,077	-10,226	-45,305	-3,699	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	2,104,107	1,855,235	1,713,783	1,635,315	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	802,276	792,180	760,978	762,329	
Accumulated other comprehensive income-related adjustments	62,077	-10,226	-45,306	-3,699	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,239,754	1,073,281	998,111	876,685	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,239,754	1,073,281	998,111	876,685	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	75,000	75,000	95,000	119,117	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	110	55	55	58	
Additional tier 1 capital before deductions	75,110	75,055	95,055	119,175	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	75,110	75,055	95,055	119,175	
Tier 1 Capital	1,314,864	1,148,336	1,093,166	995,860	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	60,840	50,388	49,761	48,050	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	60,840	50,388	49,761	48,050	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	60,840	50,388	49,761	48,050	
Exited advanced approach tier 2 capital					
Total capital	1,375,704	1,198,724	1,142,927	1,043,910	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	13,745,664	11,427,949	10,628,486	10,716,914	
Less: Deductions from common equity tier 1 capital	802,276	792,180	760,978	762,329	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	12,943,388	10,635,769	9,867,508	9,954,585	
Total risk-weighted assets	6,924,528	6,663,905	5,995,779	5,983,136	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	17.90	12.35	93	16.11	12.11	86	16.65	12.09	89	14.65	12.16	79			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	18.99	13.08	93	17.23	12.78	91	18.23	12.85	92	16.64	12.95	88			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	19.87	15.23	90	17.99	14.36	90	19.06	14.45	89	17.45	14.63	83			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86	10	9.53	67			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	32,905	32,637	30,796	26,699		0.82	485.71
Other insurance activities income	32,905	32,637	30,796	26,699		0.82	485.71
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	89,330	77,089	67,936	66,319		15.88	57.77

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94	5.16	0.55	93			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	6.49	11.03	34	6.43	11.51	33	5.94	10.22	31	6.35	9.84	34			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	4,473	1,509	1,543	2,312	
Real estate loans	1,928	1,509	1,543	2,312	
Commercial and industrial loans	2,545	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	4,473	1,509	1,543	2,312	
Total foreign deposits					
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	196.42	-2.40	96	-2.20	22.48	47	-33.26	7.24	14	-68.40	21.19	3			
Total selected assets	196.42	2.04	96	-2.20	12.40	45	-33.26	3.24	13	-68.40	21.86	3			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.06	0.08	0.10	0.13	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	105,000	115,000	98,000	91,000		-8.70	50.00
Dividends	105,000	115,000	98,000	91,000		-8.70	50.00
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	13,500	27,602	9,251	35,500		-51.09	125.00
Dividends	13,500	27,600	9,250	35,500		-51.09	125.00
Interest	0	2	1	0		-100.00	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	118,500	142,602	107,251	126,500		-16.90	55.92
Securities gains (losses)	0	0	0	0			
Other operating income	168	134	160	133		25.37	80.65
Total operating income	118,668	142,736	107,411	126,633		-16.86	55.95
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	7,515	5,990	5,126	4,021		25.46	194.13
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	7,515	5,990	5,126	4,021		25.46	194.13
Income (loss) before taxes	111,147	136,765	102,285	122,612		-18.73	51.14
Applicable income taxes (credit)	-3,739	-4,545	-1,330	-1,930			
Extraordinary items				0			
Income before undistributed income of subsidiaries	114,886	141,310	103,615	124,542		-18.70	57.45
Equity in undistributed income of subsidiaries	49,790	27,753	65,026	26,175		79.40	172.61
Bank subsidiaries	34,204	29,779	51,799	40,921		14.86	95.11
Nonbank subsidiaries	15,586	-2,026	13,227	-14,746			2026.33
Subsidiary holding companies	0	0	0	0			
Net income (loss)	164,676	169,063	168,641	150,717		-2.59	80.51
Memoranda							
Bank net income	139,204	144,779	149,799	131,921		-3.85	59.03
Nonbank net income	29,086	25,574	22,477	20,754		13.73	331.99
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,802,150	81.50	1,594,789	80.90	1,522,109	83.12	1,511,780		13.00	61.28
Common and preferred stock	1,802,150	81.50	1,594,789	80.90	1,522,109	83.12	1,511,780		13.00	61.28
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	196,090	8.87	180,488	9.16	182,617	9.97	169,341		8.64	539.94
Common and preferred stock	196,090	8.87	180,488	9.16	182,617	9.97	169,341		8.64	539.94
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	3,579	0.16	451	0.02	432	0.02	526		693.57	796.99
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	195,885	8.86	180,528	9.16	115,996	6.33	84,324		8.51	101.57
Cash and due from unrelated depository institution	136	0.01	135	0.01	137	0.01	136		0.74	0.74
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	13,513	0.61	14,808	0.75	9,902	0.54	26,384		-8.75	45.74
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	2,211,353	100.00	1,971,199	100.00	1,831,193	100.00	1,792,491		12.18	76.20
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	26,573	1.20	24,811	1.26	19,472	1.06	34,362		7.10	116.80
Balance due to subsidiaries and related institutions	80,673	3.65	91,154	4.62	97,939	5.35	122,814		-11.52	-21.07
Total liabilities	107,246	4.85	115,965	5.88	117,411	6.41	157,176		-7.52	-6.26
Equity Capital	2,104,107	95.15	1,855,234	94.12	1,713,782	93.59	1,635,315		13.41	84.47
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	53,755	2.43	51,975	2.64	51,577	2.82	51,264		3.42	20.96
Common surplus	1,032,355	46.68	935,458	47.46	919,252	50.20	901,949		10.36	93.29
Retained earnings	960,183	43.42	882,851	44.79	795,563	43.45	700,557		8.76	69.47
Accumulated other comprehensive income	62,077	2.81	-10,226	-0.52	-45,306	-2.47	-3,699			222.73
Other equity capital components	-4,263	-0.19	-4,824	-0.24	-7,304	-0.40	-14,756			
Total liabilities and equity capital	2,211,353	100.00	1,971,199	100.00	1,831,193	100.00	1,792,491		12.18	76.20
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	80,623	3.65	91,115	4.62	97,939	5.35	122,814		-11.52	-21.07
Notes payable to subsidiaries that issued TPS	80,623	3.65	91,115	4.62	97,939	5.35	122,814		-11.52	-21.07
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	8.13	7.29	58	9.42	9.68	46	10.20	10.40	46	10.22	7.61	76			
Bank net income / Average equity investment in banks	8	7.45	52	9.23	10.51	40	9.95	11.19	42	9.86	8.74	64			
Nonbank net income / Average equity investment in nonbanks	15.37	9.75	71	14.27	7.89	72	12.72	7.10	75	13.67	4.73	81			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	84.53	88.16	19	85.64	82.22	24	88.83	82.56	23	87.53	80.64	29			
Nonbank net income / Parent net income	17.66	3.59	87	15.13	5.93	83	13.33	3.78	84	13.77	7.76	82			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	5.10	20.06	19	6.25	20.43	26	6.85	20.88	31	9.61	19.94	42			
Total debt / Equity capital	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	3.83	16.67	20	4.91	16.36	25	5.71	17.10	29	7.51	16.10	40			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29	102.80	102.10	53			
Total investment in subs / Equity capital	94.97	110.16	6	95.69	111.07	4	99.47	112.48	17	102.80	111.30	40			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.64	0.47	10	-0.47	0.36	10	-0.05	0.35	29	0.30	0.52	48			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22		0.54	2.64	23			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	127.51	136.59	53	167.81	177.68	54	137.70	162.34	45	184.93	141.81	72			
Cash from ops + noncash items + op expense / Op expense + dividend	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39	196.66	148.20	75			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	114.39	134.08	50	159.25	116.34	82	131.10	103.19	78	-0.52	92.33	13			
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54			2,898.75			1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,024.68	1,539.23	91	3,608.59	1,632.83	87	2,286.98	1,369.37	78	3,240.68	1,547.94	83			
Dividends + interest from subsidiaries / Interest expense + dividends	133.92	150.43	51	174.38	210.80	44	145.24	188.90	39	193.14	172.51	63			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	2.61	28	0	3.24	24			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	2.14	2.66	79	2.54	5.62	75	2.91	5.50	74	3.07	5.68	74			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	77.02	81.10	57	57.87	57.84	59	71.27	57.26	67	52.59	68.72	44			
Dividends declared / Net income.....	53.73	42.29	68	48.37	33.08	78	43.79	27.33	82	43.46	31.29	71			
Net income – dividends / Average equity.....	3.76	4.14	43	4.86	6.46	26	5.73	7.33	28	5.78	5.03	57			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	118.67	132.17	48	140.63	178.13	40	132.71	157.73	45	138.94	130.71	59			
Dividends from nonbank subsidiaries.....	15.26	3.41	88	33.75	7.53	89	12.53	7.13	85	54.20	12.57	89			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	133.92	174.85	42	174.38	260.40	37	145.24	215.26	32	193.14	196.35	58			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	75.43	60.28	67	79.43	66.55	64	65.42	60.71	61	68.98	59	63			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	75.43	62.88	63	79.43	69.36	59	65.42	63.43	56	68.98	62.82	58			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	46.41	56.39	51	107.92	82.95	74	41.15	51.40	51	171.05	102.35	81			
Interest income from nonbank subsidiaries.....	0	7.38	32	0.01	20.25	54	0	18.56	49	0	8.11	24			
Management and service fees from nonbank subsidiaries.....	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries.....	46.41	79.84	39	107.93	150.41	58	41.16	99.33	34	171.05	165.35	78			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	88.48	69.76	43	80.57	67.32	37	91.24	65.18	52	71.86	59.17	43			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	88.48	82.20	30	80.57	78.80	30	91.24	74.20	37	71.86	69.23	33			
Dividends from nonbank subsidiaries.....	11.38	1.95	88	19.34	2.65	90	8.61	2.57	85	28.03	2.65	94			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	61	0	2.32	58	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	11.38	4.70	84	19.34	7.29	81	8.61	7.64	76	28.03	9.99	85			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....		27.08			28.33			26.53			39.18				